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Assisted Living In Massachusetts: A Consumer's Guide

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Dear Consumer:

In 1995, Governor William F. Weld signed into law an Act Establishing Assisted Living Residences. This law provides residents of Assisted Living with appropriate consumer protections while encouraging greater availability of this new supportive housing option.

We are pleased to make available, *Assisted Living in Massachusetts: A Consumer's Guide*. Since choosing to move to Assisted Living can be a challenging process, we have created this guide to assist you in making your decision.

Individual Assisted Living Residences are as different as individual people, and there are many things to consider when deciding which Residence is right for you or your family member. This guide includes questions and information about the costs of Assisted Living, the residency agreement or contract, services and staffing, activities, meals and more. We have left space in the guide for you to add your comments about specific Residences you consider.

We hope that you find this guide helpful as you begin your search for the best possible living arrangement. If you have any questions or comments about the guide or Assisted Living in general, please contact the Massachusetts Executive Office of Elder Affairs at (617) 727-7750.

Sincerely,

Franklin P. Ollivierre
Franklin P. Ollivierre

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WHAT IS ASSISTED LIVING?

In the past few years the term Assisted Living has been widely used to describe a new type of long term care available to adults. The definition of Assisted Living and the services offered through Assisted Living programs vary from state to state. Therefore, what Assisted Living is in Maryland may be very different from what Assisted Living is here in Massachusetts. Assisted Living usually refers to a combination of housing and supportive services including personal care (such as bathing, and dressing) and household management (such as meals and housekeeping). Assisted Living is a residential option which stresses privacy, dignity, autonomy and individuality.

In January of 1995, Governor William F. Weld signed a law to regulate Assisted Living Residences in Massachusetts. This law defines Assisted Living Residences (ALRs) as entities which provide room and board and offer personal care services.

There are over 60 ALRs located across the Commonwealth with a dozen or so still under construction. ALRs vary in size and style. They include large apartment style settings as well as smaller family-style homes. Some ALRs serve under ten residents while others serve over 100 residents. Some ALRs are operated for profit while others are operated by non-profit organizations. In addition, some are affiliated with religious organizations and some are affiliated with hospitals or nursing homes. Also, some ALRs have units or wings for special populations such as residents with Alzheimer's Disease.

WHO SHOULD CONSIDER ASSISTED LIVING?

ALRs are not the same as nursing homes. They are not designed for people who need serious medical care. Instead, Assisted Living is intended for adults who may need some help with activities such as housecleaning, meals, bathing, dressing, or medication reminders and would like the security of having assistance available on a 24 hour basis in a residential and non-institutional environment.

HOW TO BEGIN LOOKING FOR THE RIGHT ASSISTED LIVING RESIDENCE

Once you or your family member have decided to move to an ALR, how do you go about finding the right one? Usually the best place to start is by talking to people you know and trust. If you know someone who lives in an ALR in an area which is desirable to you, talk to that person and see if he or she is happy there. Would she recommend the ALR to other people?

The Executive Office of Elder Affairs (EOEA) provides a list of ALRs in Massachusetts which includes their location, the number of units, and a contact telephone number for each. EOEA does not make recommendations with regard to selecting specific ALRs. However, this guidebook should help you to know what factors to consider when deciding if a particular ALR would make a desirable home. You may also call the Assisted Living Ombudsman at EOEA and ask if there have been any complaints filed against individual ALRs.

We strongly believe that the only way for you to know whether an ALR would make a good home is to visit it. If possible, you should try to make a few visits at different times. You may wish to have lunch or dinner at the ALR in order to try the food and see what the service is like. You may also want to participate in an activity or social event. Most importantly, you need time to speak to a number of staff and residents who work and live at the ALR. Although it is likely that you will receive a tour and information from an admissions representative, it is important for you to speak with other staff and residents. This is because the primary role of the admissions director is often to market the ALR. They are hired to “sell” you a unit. Speak to other staff people, (activity director, personal care workers, dining staff) and residents to get a variety of perspectives.

If you are interested in an ALR which is not yet operating, visiting will be impossible. If the management company of the ALR you are considering manages another ALR in the area, you may want to visit that ALR to get an idea of how it is managed.

You may also wish to inquire as to whether an ALR offers respite or trial stays. Some ALRs may allow consumers to move in for a short period of time (two to three weeks) to see whether or not they would be happy living there. This provides you or your family member with the opportunity to see what it would be like to live at the ALR without signing a long-term contract.



STANDARDS REQUIRED BY LAW FOR ASSISTED LIVING RESIDENCES IN MASSACHUSETTS

By law, all ALRs in Massachusetts are required to obtain and maintain certification by meeting certain standards designed to increase consumer protection while also allowing individual ALRs to be flexible in meeting the needs and desires of residents. These required standards include:

- One or two bedroom units with entry doors that lock;
- Newly constructed ALRs must have private bathrooms for each unit. Other ALRs must have a private half bath (toilet and sink) for each unit, and at least one bathing room (shower or tub) to be shared by no more than three residents;
- Kitchenettes within each private unit, or access to cooking facilities;
- At least one meal a day;
- For all residents who need it, assistance with bathing, dressing and ambulation;
- Housekeeping and laundry;
- 24 hour a day on-site staff;
- Personal Emergency Response or other similar procedures used to signal on-site staff;

- For all residents who need it, supervision of or reminders to take medication;
- Individualized Service Plans developed by the resident and service coordinator at the ALR which document what services will be provided and by whom; and
- Residential agreements (lease/contract) which detail what the ALR will provide to the resident, including the rights and responsibilities of both the ALR and the Resident.

To receive a copy of the regulations which detail the standards required of all ALRs, you may call EOEA at (617) 727-7750.



DIFFERENCES TO CONSIDER

Although all ALRs that become certified by the State will have met these specific standards, ALRs throughout the State will still differ from one another in important ways. Although you should be aware of the standards and Resident Rights (see page 23) required by law, the following issues should be seriously considered when you are deciding which ALR is right for you or your family member.

COST OF ASSISTED LIVING

One of the first things you probably want to consider when choosing an ALR is how much it will cost and how you will pay for it. The cost of ALRs vary due to the location, the size of the apartment, and the services included. The average monthly base fee for ALRs in Massachusetts is about \$2500.

The majority of Assisted Living residents pay privately. Unfortunately, at this time, there are only a few ways to receive third party assistance:

1) Group Adult Foster Care- This program, funded by Medicaid, pays for the service component of Assisted Living, (about \$900 a month). Residents are still responsible for the rent portion of the monthly fee. To be eligible, adults must qualify financially for Medicaid and must also demonstrate that they need daily assistance with Activities of Daily Living (dressing, bathing, eating, daily hygiene, ambulation.).

Not every ALR accepts Group Adult Foster Care residents, so you should inquire as to whether this is an accepted option.

2) A few ALRs provide reduced rates for lower income residents. An example is ALRs which receive funds through a program called Elder Choice. At least 20% of the units within Elder Choice ALRs are reserved for low-income residents. Again, you should inquire as to whether the particular Residence you are considering offers reduced rates.

Some other questions you should ask regarding the cost of the ALR:

- What services are included in the monthly base rate?

Some rates just include room, meals, and housekeeping. Personal care services and transportation may be extra, or different packages at different rates may be available. When considering these prices, think about what services you may need in the future, not just your current needs. Would future costs become unreasonable?

- For any services that are not covered in the base rate, what are the costs and how are they billed? Charges for telephone, cable, and newspaper delivery, etc., are usually not included in your base rate. Make sure you understand what all the extra "add-ons" may be.

- Does the ALR require an initial entrance fee, application fee or deposit up front? Some ALRs may require a security deposit while others may ask for a large "entrance" or "community fee". If these are required, you should ask for the purpose of such fees, whether such fees are refundable, and if so, under what circumstances.

- Is there a cap on the percentage by which the monthly rate can be increased? It is important to understand what the ALR's policy is about raising the monthly rate. You don't want to sign a lease believing the monthly rate is \$2100 a month and then six months later find out the rate is being raised to \$3000 a month. This provision should be documented in the Residency agreement. (For more on residency agreements, see page 10).

- **What happens if I run out of money?** Unlike most nursing home residents, if you spend all of your assets in an ALR, you do not automatically become eligible for Medicaid. It is important to find out how the ALR will handle a situation if you run out of assets and your income does not cover the entire cost of your care. What plans would you make if you then had to leave the ALR? Will the ALR assist you with these plans?

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RESIDENCY AGREEMENT/CONTRACT

The residency agreement, which is the contract signed between you and the ALR, is the most important document that you will receive. This document contains the following important information:

- All fees
- Services the resident will receive
- Conditions which govern the resident's stay
- Rights of the resident
- Circumstances under which the Agreement can be terminated

ALRs are prohibited by law from simply "discharging" residents whom they feel are no longer "appropriate" for Assisted Living. If a resident refuses to leave when his or her tenancy is terminated, an ALR can only **evict** the resident under the conditions of landlord/tenant law. (For more information on Landlord /Tenant Law call the Massachusetts Bar Association at 617-542-9103).

However, it is important to thoroughly understand the conditions by which an ALR can terminate the agreement since any condition that the resident agrees to (by signing the residency agreement) will become binding. Remember, you are signing a legally binding contract. It is therefore important that you consider each condition and the potential impact that it may have on you or your family member.

Questions to Consider Before Signing the Residency Agreement:

- Is the language in the residency agreement clear and unambiguous?** Even though it is recommended that a lawyer read over the residency agreement, you should make sure you understand what all the provisions of the agreement mean.
- Does the agreement include terms which appear vague or non-specific?** For example, if a clause says that the resident must designate a "responsible person" in the agreement, what does this mean? Responsible for what? Does this mean that the person is contacted in case of emergency or does it mean responsible for guaranteeing payment should the resident run out of money? If a provision says that the agreement will be terminated if the resident abandons the unit, what does abandon mean? Is a two week vacation considered abandonment?
- What are the conditions under which the ALR can terminate the agreement?** Are these conditions acceptable and fair to you?

- **Do the conditions for terminating the agreement appear balanced?** For example, if the agreement requires you to give at least 30 days notice if you choose to terminate the agreement, is the ALR also required to give you at least 30 days notice if it terminates the agreement? Or is the ALR only required to give 14 days notice before terminating an agreement?
- **Does the agreement specify what happens if a Resident becomes "unsuitable" for Assisted Living?** For example, if a resident can no longer get out of bed or get to the dining room by herself, does the ALR have a policy requiring her to leave?
- **Is the agreement silent on any important matters?** If there are areas which are important to you but which are not mentioned in the residency agreement, you may ask for these areas to be included in your residency agreement. For example, if you are told that transportation to the supermarket is available daily, and this is something that is important to you, ask the ALR to put it in writing in your residency agreement. This may be especially important if the ALR is not yet operating, and you would like assurance that specific services will be available.
- **Does the agreement include certain rules of restrictions which would make you uncomfortable?** For example, are there restrictions on having visitors at certain times? Does the ALR prohibit residents from having pets in their units?

**REMEMBER, RESIDENCY AGREEMENTS ARE
WRITTEN TO PROTECT THE ALR. WE STRONGLY
SUGGEST THAT YOU HAVE AN ATTORNEY REVIEW
THE RESIDENCY AGREEMENT AND EXPLAIN THE
CONDITIONS (ESPECIALLY FOR TERMINATION) TO
YOU IN CLEAR LANGUAGE.**

What Happens When Residents Have Complaints?

Every ALR will have its own grievance procedure which should be documented in the residency agreement. Make sure you read and understand the internal grievance procedure. Would you or your relative feel comfortable expressing problems in the manner expected?

It is also important to know that the Executive Office of Elder Affairs administers a Statewide Assisted Living Ombudsman Program. This program is available to all residents of Assisted Living who may have a complaint or concern regarding the ALR. An Ombudsman acts as an advocate for a resident(s) by receiving and mediating any complaint that a resident may file. You may reach the Assisted Living Ombudsman at (617)727-7750.



PHYSICAL ENVIRONMENT OF THE ASSISTED LIVING RESIDENCE

Assisted Living Residences are developed as residential environments as opposed to medical facilities. They are not the same as nursing homes. Each private unit within an ALR must have a lockable door for privacy and private bathrooms. There will be some older Assisted Living Residences which will not have private bathing facilities or a kitchenette within each unit.

Some questions to consider about the physical environment include:

- Do all of the units have private full bathrooms? If not, and I have to share a bathing room (shower and tub), where is the bathing room located, and with how many other residents would I have to share? Would sharing bother me?**
- Will I have a kitchenette within my own unit? If the unit does not have a private kitchenette, where are the cooking facilities located? Are they in a convenient place? How important is it for me to have access to a kitchen in my unit? Do I like to get up in the middle of the night and have a snack? Is this something that would be difficult if the kitchenette is not in my room?**
- Am I able to choose the unit that I will live in or is a unit assigned to me?**
- Am I able to furnish the unit as I wish with my own furniture and wall hangings?**

- Is the size of the unit acceptable to me?** Is it large enough for me to feel comfortable if I spend a great deal of time there? Is there enough closet space to meet my needs? If not, is there storage available and at what cost?
- Can I control the temperature in my unit? Are the units air-conditioned?**
- What are the common areas like?** Are they areas where I would feel comfortable spending time? When visiting the ALR were residents using the common areas or did these areas appear to be more for show?
- Is the ALR easy to get around?** Are there too many stairs or very long hallways? Is the ALR well lighted? Does the ALR have outdoor grounds suitable for walking in the nice weather?
- Is the facility accessible to people who use mobility aids such as walkers, canes and wheelchairs?** Could a wheelchair get around comfortably both in the private units (and bathrooms) as well as in the common areas of the ALR?
- Is parking available for residents and guests?**
- Is the ALR located near public transportation?**
- What type of security is available at the Residence?** Is there someone at a front desk 24 hours a day? Are the main doors locked after a certain time? If the doors are locked, are keys made available for residents who come in late at night?

SERVICES

By law, all ALRs are required to provide assistance and supervision with bathing, dressing, and mobility to all residents who need it. ALRs must also provide supervision or reminders to take medications for any residents who may need this service. Each resident of Assisted Living will have an individualized service plan which includes the following information:

- Services the resident needs and will receive
- How often services will be provided to the resident
- Who will provide the services
- Manner in which services will be paid

These plans must be updated at least every six months or when there are any changes in resident needs or service use.

Questions to ask about services:

- **What personal care services are available and how are they billed?** Are they included in the basic monthly rate, or are they paid for separately as they are needed (a la carte)?
- **For the services available in the basic monthly rate, how much service does the rate include?** For example, the basic monthly rate might include one hour a day of assistance with bathing, dressing and medication reminders. If more services are needed, an extra fee may be charged.

- **If I decide to bring in services on my own, does the ALR need to know about this?** By law, you are allowed to contract privately with an outside provider for services. Some ALRs may require you to provide them with information about the providers you hire privately. You should consider whether the information they request is appropriate and necessary.
- **If I need skilled nursing services, will the ALR be able to provide it? Is there someone at the ALR available to help me hire nursing or other services from an outside provider?** Most ALRs do not provide skilled nursing services, but they may have arrangements with a certified home health agency.
- **If I need assistance with my medications, must I use a specific pharmacy or can I continue to use a pharmacy of my choice?** Some ALRs may ask you to purchase your prescriptions from a specific pharmacy for packaging reasons. If you have a prescription drug benefit with an HMO or medigap policy that provides prescriptions with very low co-payments, you may be required to use a different pharmacy. Speak to the director at the ALR if this is a problem.
- **How much flexibility is there with assistance or supervision with personal care?** For example, if I need assistance with bathing, is there flexibility in whether I can have a bath or shower? Can I determine when to receive assistance with my bath/shower.
- **Does the Residence have any special procedures for handling individuals with cognitive impairment such as signals on doors or “wanderguards”?**

STAFFING

All ALR staff in Massachusetts must complete state approved training especially designed for ALRs. Many ALRs hire their own staff to provide services while some ALRs choose to contract with an outside agency to provide services. All staff providing assistance with personal care must complete a state approved personal care training course.

When you visit the ALR, speak with as many different staff persons as possible. In addition to speaking with the director or manager of the Residence, try to speak with personal care workers, activities coordinators, or nursing staff. Try to get a sense of who they are, if they enjoy working there and if they are accommodating. Do they seem friendly and respectful? Are they able to take some time and speak with residents or are they too busy rushing from duty to duty?

Questions to ask about staffing:

- What is the ratio of staff to residents? Specifically, how many staff persons are available to provide personal care services?** How many personal care workers are available during the day, the evening, overnight, and on weekends?
- What are the responsibilities of the staff persons who will be providing me with personal care assistance?** Do they have other functions such as organizing activities, delivering meals, etc. If they provide many other functions, are they always available to assist with personal care when they are needed?

- **Will I have the same personal care worker all of the time?**
- **What happens if a personal care worker is unable to come to work for any reason; are replacement workers available?**
- **Are there problems with delays in receiving services?** If this is the case, it could mean that the Residence is understaffed.
- **How responsive are staff to unscheduled needs?** For example, if you are going out to dinner one night and need some help to get dressed at the last minute, will a staff person be available to help you?
- **Is someone on duty at night?** Is this person available only in an emergency or is s/he available to provide services at night? If the ALR does not employ personal care workers over night, what is the procedure if services are needed in the middle of the night? If the ALR does employ personal care workers at night, how many workers are employed and available? Is this a sufficient number given the size of the ALR and frailty level of the residents?
- **Does the ALR employ a sufficient number of staff capable of caring for residents with dementia?**
- **What is the process used to signal staff in emergency situations, and how are emergencies responded to?**

ACTIVITIES

Most ALRs advertise that they have many activities available for residents. What is important is finding activities which are meaningful to you or your family member. Is bingo five days a week an appropriate and sufficient activity? Look for ALRs which will allow you or your family member to continue the activities which you or they have always enjoyed. Ask to see a schedule of activities, and consider whether you or your family member would want to participate in these activities. Are the activities provided at convenient times? How frequently are they provided?

Also try to sit in on the activities that are of interest to you. Do residents attend the activities? Do residents seem to prefer staying in their own rooms instead of attending activities? If so, try to speak with some residents to find out why?

Questions to ask about activities:

- **Are residents active in planning activities and events?**
- **Is there a tenants' or residents' council in operation?** If so, are many residents active on the council?
- **Is transportation available to access community activities?**
One way of knowing whether an ALR encourages the participation of residents in community activities is the availability of transportation. Is transportation only available at certain times, or can I access transportation whenever I need it? Is there an extra cost for transportation?

- Is there a staff person available to assist me to an activity that is in the community?
- If I go to Church or Temple, will I be able to continue going to the Church or Temple of my choice?
- Are there any activities designed specifically for persons with dementia? If so, what are these activities?

MEALS

Most ALRs provide three meals a day. However, by law, ALRs only have to provide one meal a day. ALRs are also required to provide Therapeutic Diets if one is required by a physician. It is always helpful to try to visit the ALR during a meal time. You should even try to have a meal there to see whether or not the food is good and fresh and to evaluate the dining room service. Do residents have to wait for unreasonable amounts of time before being served or after making a request?

Questions to ask about meals:

- **How many daily meals are provided? Are they all covered in the monthly base rate?** If you prefer to have a light breakfast in your own room, is there a package that allows you to only pay for lunch and dinner?

- Are meals in the dining room provided at convenient times?**
Is there much choice in when a resident can have breakfast or dinner, or are these meals only served at one time? If you like to sleep late, are things such as coffee, juice and muffins available later?
- What is the ALR's policy about having meals delivered to a resident's room?** Is this allowed? Is there a charge or limit on the number of times a resident may have her meal in her room?
- Are specialized meals such as Kosher meals available if needed?**
- What is the menu like?** Are there enough interesting choices? Are choices always available, or does the kitchen often run out of one choice leaving few options?
- Does the ALR require residents to sit in certain “assigned seats” during meals?** If they do, can I choose to sit somewhere else if I am not happy with the choice that was made for me?



RESIDENTS' RIGHTS

The new law and regulations provide residents of Assisted Living with specific rights. Every Resident of an Assisted Living Residence shall have the right to:

- (A) Live in a decent, safe, and habitable residential environment;
- (B) Be treated with consideration and respect and with due recognition of personal dignity, individuality, and the need for privacy;
- (C) Privacy within the Resident's Unit subject to rules of the Assisted Living Residence reasonably designed to promote the health, safety, and welfare of Residents;
- (D) Retain and use his/her own personal property, space permitting, in the Resident's living area so as to maintain individuality and personal dignity;
- (E) Private communications, including receiving and sending unopened correspondence, access to a telephone, and visiting with any person of her or his choice;
- (F) Freedom to participate in and benefit from community services and activities and to achieve the highest level of independence, autonomy, and interaction within the community;
- (G) Directly engage or contract with any licensed health care providers to obtain necessary health care services in the Resident's Unit or in such other space in the Assisted Living Residence as may be made available to Residents for such purposes, to the same extent available to persons residing in private home;
- (H) Manage his/her own financial affairs;
- (I) Exercise civil and religious liberties;

(J) Present grievances and recommended changes in policies, procedures, and services to the Sponsor, Manager or staff of the Assisted Living Residence, government officials, or any other person without restraint, interference, coercion, discrimination, or reprisal. This right includes access to representatives of the Assisted Living Ombudsman program established under M.G.L. c. 19D, s. 7, the Elder Protective Services program established under M.G.L. c. 19A, ss. 14 through 26 and the Disabled Persons Protection Commission (DPPC) established under M.G.L. c. 19C et seq.;

(K) Upon request, obtain from the Assisted Living Residence in charge of his/her care the name of the Service Coordinator or any other persons responsible for his/her care or the coordination of his/her care;

(L) Confidentiality of all records and communications to the extent provided by law;

(M) Have all reasonable requests responded to promptly and adequately within the capacity of the Assisted Living Residence;

(N) Upon request, obtain an explanation as to the relationship, if any, of the Residence to any health care facility or educational institution insofar as the relationship relates to his/her care or treatment;

(O) Obtain from a person designated by the Residence a copy of any rules or regulations of the Residence which apply to his/her conduct as a Resident;

(P) Privacy during medical treatment or other rendering of services within the capacity of the Assisted Living Residence;

(Q) Informed consent to the extent provided by law;

(R) Not to be evicted from the Assisted Living Residence except in accordance with the provisions of landlord tenant law as established by M.G.L. c. 186 or M.G.L. c. 239 including, but not

limited to, an eviction notice and utilization of such court proceeding as required by law;

(S) Have a written notice of rights, obligations and prohibitions posted in a prominent place in the Assisted Living Residence. This notice shall include the name, address, and telephone numbers of the Assisted Living Residence. This notice shall include the name, address, and telephone numbers of the Assisted Living Ombudsman office and EOEA where complaints may be lodged; and

(T) Be informed in writing by the Sponsor of the Assisted Living Residence of the community resources available to assist the Resident in the event of an eviction procedure against him or her. Such information shall include, but not be limited to, the name, address and telephone number of the Assisted Living Ombudsman Program.

NOTICE OF NON-DISCRIMINATION AGAINST PERSONS WITH DISABILITIES ACCESSIBILITY AND REASONABLE ACCOMMODATION

The Americans with Disabilities Act (ADA) is a federal law prohibiting discrimination against persons with disabilities in all public facilities, places of employment, and commercial facilities. The Federal Fair Housing Amendments Act of 1988 (FHAA) as well as the Massachusetts Fair Housing Act (Mass. FHA) prohibits discrimination against persons with disabilities in housing transactions, including the provision of services in connection with the housing. Therefore, Assisted Living residents, employees and visitors with disabilities are covered under the provisions of the ADA FHAA and Mass FHA.

In order to ensure that persons with disabilities are not discriminated against, Assisted Living Residences must make reasonable accommodations so that individuals with disabilities may participate and enjoy the same benefits of Assisted Living that non-disabled individuals enjoy.

According to the ADA, reasonable accommodation means any modification or adjustment to the environment that will assure individuals with disabilities the same rights, privileges and access equal to those individuals without disabilities. Reasonable accommodations include the use of auxiliary aids, services or devices. Auxiliary aids are not required to be provided if they would result in an undue burden to the Assisted Living Residence.

For example, if a resident is unable to participate in certain activities (such as a lecture or book club) because she has a hearing impairment, the Residence should make a reasonable accommodation to facilitate the Resident's participation. Such an accommodation might include obtaining a microphone, moving the activity to a room where the acoustics are better, or providing other audio enhancers.

For residents who may have vision impairments, large print books and newspapers or books and magazines on tape can be made available.

You should be aware of your rights under the ADA and find out what types of accommodations the Residence will make in different situations.

CONCLUSION

There is a lot to consider when trying to choose the right ALR for you or your family member. You may find it helpful to bring this guide with you as you visit specific ALRs. Use the following pages to jot down answers to your questions or to comment on different aspects of each ALR you visit. We hope this guide has provided you with the information you need to help make an educated and informed decision regarding choosing an Assisted Living Residence. If you have any comments or questions about the guide, please call the Executive Office of Elder Affairs at (617) 727-7750.

Notes:

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